

**What is Claimed:**

1. A system comprising:
  - an electronic, packet switching communications network;
  - a user operable terminal for coupling a user to a displaced site on the network;
  - pre-stored, executable instructions for establishing a telephone number for calling the user essentially immediately;
  - pre-stored instructions for forming confirmation information and for transmitting same to the user terminal for display;
  - pre-stored instructions for calling the user at the user's phone number via a public telephone network;
  - pre-stored instructions requesting the user to provide at least the confirmation information during the call; and
  - pre-stored instructions for evaluating the identity of the user.
2. A system as in claim 1 which includes:
  - executable instructions for creating and storing an audit trail for the transaction.
3. A system in claim 1 which includes executable instructions for providing a verbal request, during the call, that the user provide selected audio information for audit purposes.
4. A system as in claim 1 wherein the establishing instructions include requesting a telephone number from the user for calling the user essentially immediately.
5. A system as in claim 1 wherein the instructions for calling are executed while communicating with the user via the terminal.
6. A system as in claim 1 which includes instructions for transferring the user to evaluating software prior to calling the user.
7. A system as in claim 1 which includes instructions directing the user to sign off of the network prior to executing the instructions for calling the user.
8. A system as in claim 4 wherein the instructions for calling are executed while communicating with the user via the terminal.

9. A system as in claim 1 wherein the establishing instructions retrieve a pre-stored user phone number from storage.

10. A method comprising:  
establishing a bi-directional communications link between a visitor and a displaced software driven entity via a first electronic network;  
obtaining an identifying indicium for the visitor for a second electronic network;  
transferring confirmation information to the visitor, via the first network;  
initiating a bi-directional communications link with the visitor via the second network; and  
transferring the confirmation information received by the visitor to the software driven entity via the second network;  
evaluating the received confirmation information at the software driven entity.

11. A method as in claim 10 wherein the first network is selected from a class which includes an internet-type network and an intranet-type network.

12. A method as in claim 10 wherein the obtaining step comprises obtaining a telephone number from the visitor.

13. A method as in claim 10 wherein the transferring step comprises transferring an alphanumeric code as the confirmation information.

14. A method as in claim 10 wherein the transferring step comprises transferring a numeric code as the confirmation information.

15. A method as in claim 10 wherein the initiating step comprises selecting the public switched telephone network as the second network and, placing a telephone call to the visitor.

16. A method as in claim 10 which includes providing directions verbally to the visitor via the bi-directional communications link of the second network.

17. A method as in claim 10 which includes displaying the confirmation information for the visitor.

18. A method as n claim 10 which includes obtaining a pre-stored telephone number for the user.

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19. A method as in claim 10 wherein the first electronic network is selected from a class which includes an internet and an intranet.

20. A system comprising:

a first communication path for enabling a user to access at least one of a source of a selected product, a selected service; and a selected functional capability; and

a second, different communication path for enabling the use, in response to communications on the first path, to respond to an inquiry initiated by the source using a predetermined station coupled to the second path and associated with the user.

21. A system as in claim 20 wherein the first communication path is established intermittently by the user via a publicly accessible electronic packet switching network.

22. A system as in claim 20 wherein the second communication path is established intermittently by the source via a different, publicly accessible switched network.

23. A system as in claim 21 wherein the second communication path is established intermittently by the source via a different, publicly accessibly voice network.

24. A system as in claim 20 wherein the second communication path is implemented using a publicly available switched telephone network.

25. A system as in claim 20 wherein the station comprises a telephone.

26. A system as in claim 25 wherein the first communication path establishes a link to a site on a digital network associated with the source.

27. A system as in claim 26 wherein the first communication path is established using an Internet service provider.

28. A system as in claim 27 wherein the user provides identifying information to the source using the first path.

29. A system as in claim 25 wherein the source transmits a message to the user to specify an identifier for the station.

30. A system as in claim 29 wherein the source, responding to the identifier, initiates the second communication path using the identifier to specify the station.

31. A system as in claim 30 wherein the source initiates a call to the telephone.

32. A system as in claim 31 wherein the user uses the telephone, in response to the source to provide selected information to the source via the second communication path.

33. A system as in claim 32 wherein the selected information is processed by the source to provide at least one of an authentication function, an authorization function and a collection function associated with the user.

34. A system as in claim 33 wherein the source, in response to selected results of processing the selected information executes one of an authentication function and an authorization function.

35. A system as in claim 34 wherein the source transmits a graphically displayable indicium to the user via the first communication path and wherein the user, via the telephone transmits a second indicium to the source, wherein the source processes the received indicium and in response thereto executes one of the functions provided that the received indicium exhibits a predetermined characteristic.

36. A system as in claim 35 wherein the indicium and the second indicium contain the same information.

37. A system as in claim 20 wherein an audit trail is created by the source.

38. A system as in claim 34 wherein an audit trail is created by the source along with executing the function.

39. A system as in claim 25 wherein a call is automatically placed to the telephone on behalf of the source and responses from the telephone are analyzed on behalf of the source.

40. A system as in claim 39 wherein audit information is collected during the call.

41. A system as in claim 39 wherein the source provides a communication function, and where the responses from the telephone exhibit a predetermined characteristic, the user will be provided access to the communication function.

42. A system comprising:  
first and second electronic networks which are, at least in part; different;  
first and second terminals, physically adjacent to one another, with each terminal associated with a respective network;

pre-stored, executable instructions for receiving an inquiry from the first terminal, via the first network;

additional executable instructions for establishing an address of the second terminal on the second network;

instructions for establishing a communications link, on the second network, with the second terminal;

instructions for transmitting confirmatory information, via the first network, to the first terminal;

instructions for receiving a representation of the confirmatory information, via the second network, from the second terminal; and,

instructions for comparing the <sup>received</sup> ~~receiving~~ representation to the transmitted information.

43. A system as in claim 42 wherein the second network comprises a switched telephone system.

44. A system as in claim 43 wherein the second terminal comprises a telephone handset.

45. A system as in claim 43 wherein the communications link of the second network is established simultaneously with another communications link using the first network.

46. A system as in claim 43 which includes instructions for displaying the confirmatory information on the first terminal.

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